

Fill in this information to identify the case:

Debtor 1 Shahnaz B. Khan

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Texas

Case number 17-33508

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

Wells Fargo Bank, N.A.

Court claim no. (if known): 1

Date of payment change:

Must be at least 21 days after date of this notice

05/15/2019

New total payment:

Principal, interest, and escrow, if any

\$ 6618.39

Last 4 digits of any number you use to identify the debtor's account:

9 5 6 1**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 1987.45New escrow payment: \$ 2015.11**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Angela M. Mills Fowler

Signature

Date 04/22/2019Print: FOWLER,ANGELA M. MILLS

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.Address MAC N9286-01Y

Number Street

1000 Blue Gentian Road

Address 2

Eagan

MN

55121-7700

City

State

ZIP Code

Contact phone 800-274-7025NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Southern District of Texas

Chapter 13 No. 17-33508

Judge: David R Jones

In re:

Shahnaz B. Khan

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 23, 2019 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Shahnaz B. Khan

1907 Rayshell Ct

Seabrook TX 77586

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Kyle Kenneth Payne

Payne & Associates, PLLC

1225 North Loop West, Suite 550

Houston TX 77008

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

David G Peake

Chapter 13 Trustee

9660 Hillcroft

Suite 430

Houston TX 77096-3856

/s/Angela M. Mills Fowler

VP Loan Documentation

Wells Fargo Bank, N.A.

WELLS
FARGO

HOME
MORTGAGE

Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547






Escrow Review Statement

For informational purposes only

Statement Date: March 13, 2019
Loan number:
Property address:
1907 RAY SHELL
TAYLOR LAKE VILLAGE TX 77586-4586

SHAHNAZ KHAN
1907 RAY SHELL CT
TAYLOR LK VLG TX 77586-4586

Customer Service

-  **Online**
wellsfargo.com
-  **Telephone**
1-800-340-0473
-  **Correspondence**
PO Box 10335
Des Moines, IA 50306
-  **Hours of operation**
Mon - Fri 7 a.m. - 7 p.m. CT
-  **To learn more, go to:**
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- Payments:** As of the **May 15, 2019** payment, the contractual portion of the escrow payment **increases**.

The escrow account has a shortage of
\$189.64

Part 1 - Mortgage payment

Option 1

Pay the shortage amount over 12 months

	Previous payment through 04/15/2019 payment date	New payment beginning with the 05/15/2019 payment
Principal and/or interest	\$4,603.28	\$4,603.28
Escrow payment	\$1,987.45	\$2,015.11
Total payment amount	\$6,590.73	\$6,618.39

Option 1: No action required

Starting **May 15, 2019** the new contractual payment amount will be **\$6,618.39**

Option 2

Pay the shortage amount of \$189.64

	Previous payment through 04/15/2019 payment date	New payment beginning with the 05/15/2019 payment
Principal and/or interest	\$4,603.28	\$4,603.28
Escrow payment	\$1,987.45	\$1,999.31
Total payment amount	\$6,590.73	\$6,602.59

Option 2: Pay shortage in full

Starting **May 15, 2019** the new contractual payment amount will be **\$6,602.59**

See Page 2 for additional details.

WELLS
FARGO

HOME
MORTGAGE

Note: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

SHAHNAZ KHAN

Wells Fargo Home Mortgage
PO Box 51120
Los Angeles, CA 90051-5420

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for \$189.64 to the address that appears on this coupon.

This payment must be received no later than **May 15, 2019**.

Part 2 - Payment calculations

You have a shortage of \$189.64. For the past review period, the projected amount of your escrow items was \$23,991.61. For the coming year, the projected amount to be paid from your escrow is \$23,991.61.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	06/17 - 06/18 (Actual)	02/18 - 02/19 (Actual)	05/18 - 03/19 (Actual)	05/19 - 04/20 (Projected)		# of months		New monthly escrow amount
Property taxes	\$21,599.30	\$21,741.61	\$21,741.61	\$21,741.61	÷	12	=	\$1,811.80
Property insurance	\$0.00	\$719.00	\$719.00	\$0.00	÷	12	=	\$0.00
Flood insurance	\$2,250.00	\$2,250.00	\$2,250.00	\$2,250.00	÷	12	=	\$187.50
Insurance refund	-\$845.00	\$0.00	-\$719.00	\$0.00	÷	12	=	\$0.00
Total taxes and insurance	\$23,004.30	\$24,710.61	\$23,991.61	\$23,991.61	÷	12	=	\$1,999.31
Escrow shortage	\$0.00	\$0.00	\$0.00	\$189.64	÷	12	=	\$15.80**
Total escrow	\$23,004.30	\$24,710.61	\$23,991.61	\$24,181.25	÷	12	=	\$2,015.11

**This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance	December, 2019		-\$102,940.67	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment*		+	\$102,751.03	
Minimum balance for the escrow account		-	\$0.00	
Escrow shortage		=	-\$189.64	

*This adjustment of \$102,751.03, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

Important messages

Act now - purchase your own insurance policy

Our records show that the insurance policy was obtained by Wells Fargo. Please understand that this policy only covers the structure and/or improvements, but does not cover liability or any personal property. For this reason, consider purchasing a policy of your choosing - it may lower the costs and give options for more coverage. If you sent us proof of a purchased policy, please disregard this message. If you have questions or are having trouble paying for the insurance policy, call us at the number on the first page of this statement.

Part 3 - Escrow account projections

Escrow account projections from May, 2019 to April, 2020

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Apr 2019			Starting balance	-\$94,943.54	\$7,997.13
May 2019	\$1,999.31	\$0.00		-\$92,944.23	\$9,996.44
Jun 2019	\$1,999.31	\$0.00		-\$90,944.92	\$11,995.75
Jul 2019	\$1,999.31	\$0.00		-\$88,945.61	\$13,995.06
Aug 2019	\$1,999.31	\$0.00		-\$86,946.30	\$15,994.37
Sep 2019	\$1,999.31	\$2,250.00	AMERICAN SECURITY GROUP	-\$87,196.99	\$15,743.68
Oct 2019	\$1,999.31	\$0.00		-\$85,197.68	\$17,742.99
Nov 2019	\$1,999.31	\$0.00		-\$83,198.37	\$19,742.30
Dec 2019	\$1,999.31	\$8,595.54	HARRIS COUNTY (A)	-\$89,794.60	\$13,146.07
Dec 2019	\$0.00	\$10,660.98	CLEAR CREEK ISD	-\$100,455.58	\$2,485.09
Dec 2019	\$0.00	\$2,485.09	CLEAR LAKE CITY WATER	-\$102,940.67	\$0.00
Jan 2020	\$1,999.31	\$0.00		-\$100,941.36	\$1,999.31
Feb 2020	\$1,999.31	\$0.00		-\$98,942.05	\$3,998.62
Mar 2020	\$1,999.31	\$0.00		-\$96,942.74	\$5,997.93
Apr 2020	\$1,999.31	\$0.00		-\$94,943.43	\$7,997.24
Totals	\$23,991.72	\$23,991.61			

Part 4 - Escrow account history

Escrow account activity from May, 2018 to April, 2019

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
May 2018							Starting Balance	-\$204,098.	\$7,949.70	-\$212,047.7
May 2018	\$0.00	\$1,987.45	-\$1,987.45	\$0.00	\$0.00	\$0.00		-\$204,098.	\$9,937.15	-\$214,035.1
Jun 2018	\$0.00	\$1,987.45	-\$1,987.45	\$0.00	\$0.00	\$0.00		-\$204,098.	\$11,924.60	-\$216,022.6
Jul 2018	\$0.00	\$1,987.45	-\$1,987.45	\$0.00	\$0.00	\$0.00		-\$204,098.	\$13,912.05	-\$218,010.0
Aug 2018	\$0.00	\$1,987.45	-\$1,987.45	\$0.00	\$0.00	\$0.00		-\$204,098.	\$15,899.50	-\$219,997.5
Sep 2018	\$0.00	\$1,987.45	-\$1,987.45	\$2,250.00	\$2,250.00	\$0.00	AMERICAN SECURITY GROUP	-\$206,348.0	\$15,636.95	-\$221,984.9
Oct 2018	\$4,077.00	\$1,987.45	\$2,089.55	\$0.00	\$0.00	\$0.00		-\$202,271.0	\$17,624.40	-\$219,895.4
Nov 2018	\$4,077.00	\$1,987.45	\$2,089.55	\$0.00	\$0.00	\$0.00		-\$198,194.0	\$19,611.85	-\$217,805.8
Dec 2018	\$4,077.00	\$1,987.45	\$2,089.55	\$8,595.54	\$8,503.05	\$92.49	HARRIS COUNTY (A)	-\$202,712.5	\$13,096.25	-\$215,808.8
Dec 2018	\$0.00	\$0.00	\$0.00	\$10,660.98	\$10,660.98	\$0.00	CLEAR CREEK ISD	-\$213,373.5	\$2,435.27	-\$215,808.8
Dec 2018	\$0.00	\$0.00	\$0.00	\$2,485.09	\$2,435.27	\$49.82	CLEAR LAKE CITY WATER	-\$215,858.6	\$0.00	-\$215,858.6
Jan 2019	\$4,077.00	\$1,987.45	\$2,089.55	\$719.00	\$0.00	\$719.00	AMERICAN SECURITY GROUP	-\$212,500.6	\$1,987.45	-\$214,488.0
Feb 2019	\$4,796.00	\$1,987.45	\$2,808.55	\$0.00	\$0.00	\$0.00		-\$207,704.6	\$3,974.90	-\$211,679.5
Mar 2019 (estimate)	\$110,773.63	\$1,987.45	\$108,786.18	\$0.00	\$0.00	\$0.00		-\$96,930.99	\$5,962.35	-\$102,893.34
Apr 2019 (estimate)	\$1,987.45	\$1,987.45	\$0.00	\$0.00	\$0.00	\$0.00		-\$94,943.54	\$7,949.80	-\$102,893.34
Totals	\$133,865.08	\$23,849.40	\$110,015.68	\$24,710.61	\$23,849.30	\$861.31				



